

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Albert Morales  
DebtorCase No. 19-44797-nhl  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 1  
Total Noticed: 18

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db                   Albert Morales, 7 Gauldy Ave, Staten Island, NY 10314-7204  
 smg                +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739  
 smg                +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 9615425           ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 9615427           Lincoln Auto Financial, PO Box 542000, Omaha, NE 68154-8000  
 9615428           Lincoln Automotive Financial Services, Attn: Bankruptcy, PO Box 542000, Omaha, NE 68154-8000  
 9615429           +Midland Funding, 320 E Big Beaver Rd, Troy, MI 48083-1271  
 9620728           +Select Portfolio Servicing, Inc., c/o Shapiro, DiCaro & Barak, LLC, One Huntington Quadrangle, Suite 3N05, Melville, New York 11747-4468

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr                +EDI: BDJDOYAGA.COM Nov 15 2019 23:33:00    David J. Doyaga, 26 Court Street, Suite 1601, Brooklyn, NY 11242-1116  
 smg               +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Nov 15 2019 18:48:27  
                   NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg               +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Nov 15 2019 18:47:38  
                   Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-4811  
 9615424           E-mail/Text: bknotice@ercbpo.com Nov 15 2019 18:47:43    Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 9615426           +EDI: FORD.COM Nov 15 2019 23:33:00    Ford Motor Credit Comp, PO Box BOX542000, Omaha, NE 68154-8000  
 9615430           EDI: MID8.COM Nov 15 2019 23:33:00    Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 9615432           EDI: PRA.COM Nov 15 2019 23:33:00    Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541-0914  
 9615431           EDI: PRA.COM Nov 15 2019 23:33:00    Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
 9615433           E-mail/Text: jennifer.chacon@spservicing.com Nov 15 2019 18:48:35  
                   Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250  
 9615434           E-mail/Text: jennifer.chacon@spservicing.com Nov 15 2019 18:48:35    Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

David J. Doyaga david.doyaga.sr@gmail.com, NY98@ecfcbs.com, carolina@doyagalawfirm.com  
 Katherine Heidbrink on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for U.S. Bank N.A., as trustee, on behalf of the holders, of the J.P. Morgan Mortgage Acquisition Trust 2006-WMC4 Asset Backed Pass-Through Certificates, S kheidbrink@logs.com, nybkcourt@logs.com  
 Kevin Zazzera on behalf of Debtor Albert Morales kzazz007@yahoo.com  
 Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Albert Morales  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-4782  
 EIN -----  
 Social Security number or ITIN -----  
 EIN -----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-19-44797-nhl****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Albert Morales

**IT IS FURTHER ORDERED:**

- David J. Doyaga (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: November 15, 2019

s/ Nancy Hershey Lord  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**